

What is claimed is:

1. A method for funding a financial account, comprising:  
measuring at least one component of a financial relationship at a given frequency;  
calculating a contribution amount based on a contribution formula utilizing the  
measurement of the at least one component; and  
transferring the contribution amount to the financial amount.

2. The method for funding a financial account as recited in claim 1, wherein the  
transferring of the contribution amount to the financial account is completed according to  
a disbursement schedule.

3. A method for leveraging a financial relationship between a first participant and  
a plurality of second participants, comprising:  
evaluating the financial relationship between the first participant and the plurality  
of second participants;  
awarding a total value to the first participant based on the evaluation of the  
financial relationship;  
holding the total value award in a first financial account located at one of the  
plurality of second participants for a predetermined period of time;  
selecting a second financial account located at one of the plurality of second  
participants into which the total value award is transferred upon expiration of the  
predetermined period of time; and  
redeeming the total value award into the second financial account.

4. The method of leveraging a financial relationship as recited in claim 3, wherein  
evaluating the financial relationship between the first participant and the plurality of  
second participants further comprises:  
determining a number of individual components comprising the financial  
relationship; and  
calculating an individual value for each of the individual components at the end of  
a set period of time.

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5. The method for leveraging a financial relationship as recited in claim 4, wherein the awarding the total value to a first participant based on the evaluation of the financial relationship further comprises:

    multiplying the individual value for each of the individual components by a pre-selected percentage to obtain a contribution amount; and  
    adding the contribution amount to the first financial account.

6. The method for leveraging a financial relationship as recited in claim 3, wherein the plurality of second participants are selected from the group consisting of financial institutions, financial institution affiliates, and outside service providers.

7. The method for leveraging a financial relationship as recited in claim 3, wherein the first participant is a customer.

8. The method for leveraging a financial relationship as recited in claim 3, wherein one of the plurality of second participants is a financial institution.

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9. The method for leveraging a financial relationship as recited in claim 3, wherein the first financial account is a savings account.

10. The method for leveraging a financial relationship as recited in claim 3, wherein the second financial account is a brokerage account.

11. A method for leveraging a financial relationship as recited in claim 10, wherein the brokerage account is selected from the group consisting of a money market account, a mutual fund, and an annuity.

12. A method for leveraging a financial relationship between multiple participants, comprising:

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determining a number of individual components comprising the financial relationship;

calculating an individual value for each of the individual components at the end of a set period of time;

multiplying the determined individual value of each of the individual components by a pre-selected percentage to obtain a total value award;

adding the total value award to a first financial account;

holding the total value award in the first financial account under the control of a first of the multiple participants for a predetermined period of time;

selecting a second financial account under the control of the first of the multiple participants into which the total value award is to be transferred upon expiration of the predetermined period of time;

transferring the total value award into the second financial account.

13. A method of leveraging a financial relationship as recited in claim 12, wherein the multiple participants are selected from the group consisting of customers, financial institutions, financial institution affiliates, and outside service providers.

14. A method of leveraging a financial relationship as recited in claim 12, wherein a second of the multiple participants is a customer.

15. A method of leveraging a financial relationship as recited in claim 12, wherein the first of the multiple participants is a financial institution.

16. A method of leveraging a financial relationship as recited in claim 12, wherein the first financial account is a savings account.

17. A method of leveraging a financial relationship as recited in claim 12, wherein the second financial account is a brokerage account.

18. A method of leveraging a financial relationship as recited in claim 17, wherein the brokerage account is selected from the group consisting of a money market account, a mutual fund, and an annuity.

19. A method of leveraging a financial relationship as recited in claim 12, wherein the individual components are selected from the group consisting of checking accounts, savings accounts, credit card accounts, loan accounts, investment accounts, and service accounts.

20. A method of leveraging a financial relationship as recited in claim 19, wherein the loan accounts are selected from the group consisting of home equity loans, home mortgage loans, car loans, and student loans.

21. A method of leveraging a financial relationship as recited in claim 19, wherein the investment accounts are selected from the group consisting of money market accounts, mutual funds, annuities, and certificates of deposit (CDs).

22. A method of leveraging a financial relationship as recited in claim 19, wherein the service accounts are selected from the group consisting of accounts with real estate companies, accounts with tax companies, accounts with accountants, and accounts with insurance companies.

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